

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: MCPHILLIPS, THOMAS D.
MCPHILLIPS, SHIRLEY J.

§ Case No. 09-73874

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 11/22/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 10/05/2010

By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

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In re: MCPHILLIPS, THOMAS D.
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§ Case No. 09-73874

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Debtor(s) _____

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 7,501.81
and approved disbursements of \$ 2,350.00
leaving a balance on hand of ¹ \$ 5,151.81

Balance on hand: \$ 5,151.81

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,151.81

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - MEGAN G. HEEG	1,265.18	0.00	1,265.18
Trustee, Expenses - MEGAN G. HEEG	6.32	0.00	6.32
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger & Lee	890.00	0.00	890.00
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger & Lee	87.50	0.00	87.50

Total to be paid for chapter 7 administration expenses: \$ 2,249.00
Remaining balance: \$ 2,902.81

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 2,902.81

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 67,240.10 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1	DISCOVER BANK	5,718.41	0.00	246.87
2	American Express Centurion Bank	2,316.95	0.00	100.02
3	Chase Bank USA, N.A.	27,688.50	0.00	1,195.34
4	Chase Bank USA, N.A.	7,005.01	0.00	302.41
5	PYOD LLC its successors and assigns as assignee of	2,916.01	0.00	125.89
7	FIA CARD SERVICES, NA/BANK OF AMERICA	21,595.22	0.00	932.28

Total to be paid for timely general unsecured claims: \$ 2,902.81
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				


Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$	<u>0.00</u>
Remaining balance: \$	<u>0.00</u>

Prepared By: /s/MEGAN G. HEEG 
Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-73874

User: cshabaz
Form ID: pdf006

Page 1 of 1
Total Noticed: 17

Date Rcvd: Oct 22, 2010

The following entities were noticed by first class mail on Oct 24, 2010.

db/jdb +Thomas D. McPhillips, Shirley J. McPhillips, 603 No. 6th Street, Oregon, IL 61061-1211
aty +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, IL 61108-2579
14476816 +American Express, POB 0001, Los Angeles, CA 90096-8000
14698954 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14476817 +Bank of America, POB 15019, Wilmington, DE 19886-5019
14725283 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14476818 +Chase Cardmember, POB 15153, Wilmington, DE 19886-5153
14476821 +KSB, 215 E. First Street, Dixon, IL 61021-3198
14795109 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14476822 +Sears Credit Cards, POB 183082, Columbus, OH 43218-3082
14476823 +Wells Fargo, POB 98784, Las Vegas, NV 89193-8784
14476824 +Wells Fargo Financial Cards, POB 98791, Las Vegas, NV 89193-8791
14926182 +Wells Fargo Financial Illinois Inc, 4137 121st Street, Urbandale IA 50323-2310

The following entities were noticed by electronic transmission on Oct 22, 2010.

tr +E-mail/Text: KATHY@EGBBL.COM Megan G Heeg,
Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
14637570 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 23 2010 03:04:46 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14476820 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 23 2010 03:04:46 Discover Card, POB 6103,
Carol Stream, IL 60197-6103
14933753 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 23 2010 03:04:25
FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447
14476819* +Chase Cardmember, POB 15153, Wilmington, DE 19886-5153

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2010

Signature:

